

UNITED STATES BANKRUPTCY COURT
Western District of Washington

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
Notice of Ex Parte Motion to Dismiss if Debtor Fails to Appear at the Sec. 341
Meeting, and Notice of Appointment of Trustee

A Chapter 7 bankruptcy case concerning the Debtor(s) listed below was filed on 7/25/05.

You may be a creditor of the Debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the Debtor(s) in the last 6 years, including married, maiden, trade, and address):

Sandra Lee Auman
aka Sandra Anderson-Auman , fdba Kyoto
International
5837 McCormick Woods Dr SW
Port Orchard, WA 98367

Case Number:
05-19513-TTG

Social Security/Taxpayer ID Nos.:
xxx-xx-4023

Attorney for Debtor(s) (name and address):
Kevin D Swartz
PO Box 12829
Salem, OR 97309
Telephone number: 503-362-9393

Bankruptcy Trustee (name and address):
John S Peterson
PO Box 829
Kingston, WA 98346
Telephone number: 360-297-3194

Meeting of Creditors:

Date: **September 13, 2005**

Time: **10:30 AM**

Location: **Gateway Center, 2525 6th Street, (near 6th St & N Montgomery Ave), Bremerton, WA 98312**

Important Notice to Debtors: All Debtors (other than corporations and other business entities) must provide picture identification and proof of social security number to the Trustee at the meeting of creditors. Original documents are required; photocopies are not sufficient. Failure to comply will result in referral of your case for action by the U.S. Trustee.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/14/05

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the Debtor and the Debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
700 Stewart St, Room 6301
Seattle, WA 98101
Telephone number: 206-370-5200

For the Court:

Clerk of the Bankruptcy Court:
Mark L. Hatcher

This case has been assigned to Judge Thomas T. Glover.

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 7/26/05

EXPLANATIONS

Case Number **05-19513-TTG**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this Court by or against the Debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in 11 U.S.C. § 362. Common examples of prohibited actions include contacting the Debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the Debtor; repossessing the Debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the Debtor's wages. There are also special rules that protect certain community property owned by the Debtor's spouse, even if the spouse did not file a bankruptcy case. A creditor who violates a discharge order can be required to pay damages and attorney's fees to the Debtor.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The Debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the Trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the Trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The Debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the Debtor. If you believe that the Debtor is not entitled to receive a discharge under 11 U.S.C. § 727(a) <i>or</i> that a debt owed to you is not dischargeable under 11 U.S.C. § 523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The Debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The Debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the Debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. At this time, it appears there are no non-exempt assets that will result in payment to creditors.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the Debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Notice Re: Dismissal	If the Debtor, or joint Debtor, fails to file required schedules, statements or lists within 15 days from the date the petition was filed, the U.S. Trustee will apply for an ex parte order of dismissal on the fifth day after the deadline passes. If the Debtor, or joint Debtor, fails to appear at the meeting of creditors, the U.S. Trustee will apply for an ex parte order of dismissal five days after the date scheduled for the meeting of creditors, or the date of any rescheduled or continued meeting. This is the only notice you will receive of the U.S. Trustee's motion to dismiss the case. If you wish to oppose the dismissal, you must file a written objection within five days after the applicable deadline passes (i.e. 15-day deadline or date of the meeting of creditors).
Appointment of Trustee	Pursuant to 11 U.S.C. § 701 and § 322 and Fed. R. Bankr. P. 2008, John S Peterson is appointed Trustee of the estate of the above named Debtor to serve under the Trustee's blanket bond. The appointment is made effective on the date of this notice. Unless the Trustee notifies the U.S. Trustee and the Court in writing of rejection of the appointment within five(5) days of receipt of this notice, the Trustee shall be deemed to have accepted the appointment. Unless creditors elect another Trustee at the meeting of creditors, the Interim Trustee appointed herein will serve as the Trustee. Mark H. Weber, Assistant U.S. Trustee
— Refer to Other Side for Important Deadlines and Notices —	